

Interest Rates and Interest Charges	
<b>ANNUAL PERCENTAGE RATE (APR) for Purchases</b>	<b>Visa Platinum Preferred – 9.9%, 10.5%, 10.9%</b> non-variable. The rates vary depending on the type of card you qualify for based on your creditworthiness when you open your account.
<b>ANNUAL PERCENTAGE RATE (APR) for Balance Transfers</b>	<b>Visa Platinum Preferred – 9.9%, 10.5%, 10.9%</b> non-variable. The rates vary depending on the type of card you qualify for based on your creditworthiness when you open your account.
<b>ANNUAL PERCENTAGE RATE (APR) for Cash Advances</b>	<b>Visa Platinum Preferred – 9.9%, 10.5%, 10.9%</b> non-variable. The rates vary depending on the type of card you qualify for based on your creditworthiness when you open your account.
<b><u>How to Avoid Paying Interest on Purchases</u></b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
<b><u>For Credit Card Tips from the Consumer Financial Protection Bureau</u></b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>
Fees	
<b><u>Set-Up and Maintenance Fees</u></b> Annual Fees Lost Card Replacement	<b>None</b> <b>\$10.00</b>
<b><u>Transaction Fees</u></b>	<b>Up to 1% of transaction amount on foreign transactions.</b>
<b><u>Penalty Fees</u></b> Late Payment Return Payment	<b>up to \$20.00</b> <b>up to \$25.00</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases)”. There is no grace period for cash advances.